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ABSTRACT

This briefing paper presents a synthesis of data on early eligibility determination which provides middle- and secondary-school students and their parents with individualized information about their eligibility for financial aid to pay for higher education. This information is intended to be provided at a time when decisions must be made about postsecondary plans. Its purpose is to neutralize prevalent, distorted and negative information about costs of attendance and availability of financial aid funds that act as a disincentive to low-income families. Although a fully functioning early eligibility determination system is not currently in operation, aspects of such a system exist within many early awareness programs nationwide. Conclusions and recommendations were based on data collected from early awareness experts and Department of Education representatives, and information drawn from materials produced by selected early awareness programs and the Department of Education. The findings show that despite the absence of a comprehensive system, various early eligibility components are commonly used throughout the country to help improve access. The findings also demonstrate that certain structures are necessary to support successful early awareness and outreach interventions and that early eligibility determination needs to be nested in broader postsecondary education encouragement programs, elements of which are outlined in the paper. (JB)

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EARLY ELIGIBILITY DETERMINATION

BRIEFING PAPER

Advisory Committee

On

Student Financial Assistance

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January 1993

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INTRODUCTION

Congress has directed the Advisory Committee on Student Financial Assistance to "assess the adequacy of current methods of disseminating information about programs under [Title IV] and recommend improvements, as appropriate, regarding early needs assessment and information for first-year high school students." The charge, which the Committee refers to as "early eligibility determination," is related to the Committee's activities that produced a set of strategies to promote access to postsecondary education. The recommendations on access emerged from the Committee's concern about stalled and declining enrollment rates among low-income and disadvantaged populations and a recognition that ensuring access requires more than an economic solution. The Committee found that the existence of the federal financial aid programs are critical to access, but other measures represented by early awareness and outreach programs also are necessary to increase the participation rates of at-risk groups.

Early eligibility determination and early awareness efforts are closely linked and complementary, but are not synonymous. Both aim at improving postsecondary participation rates of at-risk students. However, early awareness refers to a range of activities that encourages students to complete their elementary and secondary educations and continue on to some type of postsecondary training. These activities are sponsored at local, state and federal levels. The Federal TRIO Programs and a set of informational materials constitute the most prominent outreach and early awareness efforts supported by the Department of Education.

In contrast, early eligibility determination is a specific early awareness activity. It provides middle- and secondary-school students and their parents with individualized information about their drawing power of financial aid programs at a time when decisions must be made about career and curriculum. It's purpose is to neutralize prevalent, distorted and negative information about costs of attendance and availability of financial aid funds that acts as a disincentive to low-income families. Also, early eligibility serves to provide additional motivation for students and parents to continue a student's education. Although a fully functioning early eligibility determination system is not currently in operation, aspects of such a system exist within many early awareness programs nationwide.

This briefing paper presents a synthesis of data collected by the Advisory Committee, input from early awareness experts and Department of Education representatives, and information drawn from materials produced by selected early awareness programs and the Department of Education. The findings show that despite the absence of a comprehensive early eligibility determination system, various early eligibility components are commonly used throughout the country to help improve access. The findings also demonstrate that certain structures are necessary to support successful early awareness and outreach interventions and that early eligibility determination, as one such intervention, needs to be nested in broader postsecondary education encouragement programs. Further, it appears that successful early eligibility determination initiatives must embody certain important elements.

The approach suggested by this paper for assessing the Department of Education's activities and for making recommendations is based on 10 elements that promote positive outcomes in developing effective early eligibility determination models. The next sections of this paper:

- introduce these elements;
- briefly discuss the federal government's current role in early eligibility determination; and
- suggest next steps for the Advisory Committee as it begins to develop its proposals.

This context helps to frame the issues specific to early eligibility determination and to identify productive avenues for federal participation.

FINDINGS

The data collected previously by the Advisory Committee and more recently for this paper suggest that there are 10 fundamental elements required to establish a successful early eligibility determination delivery system. These elements consist of:

- delivery mechanisms tailored to different populations' needs and localities;
- parental involvement;
- involvement of counselors and teachers;
- clear, consistent messages about the affordability of college;
- appropriate materials and resources;
- follow-up;
- evaluation;
- dissemination of information about models that work;
- training; and
- funding.

Existing programs throughout the country at federal, state and local levels incorporate the elements to varying degrees into their strategies and activities. Brief descriptions of each appear below.

Delivery Mechanisms

The Committee has found that information to students and families alone is not sufficient to assure equal access, but is an essential component of any strategy to improve current participation rates. The corollary with respect to early eligibility determination is that students and parents must receive the information in a systematic and meaningful way. This requires mechanisms that both *actively* deliver early eligibility determination and adapt to the needs of families across geographic regions and socioeconomic strata.

As a result, delivery mechanisms must effectively bring the information to families in places, at times and with accommodations appropriate to the population. The information must

also be in a ready-to-use format. For example, a software program is of little benefit without convenient access to computers that are compatible with the software. This also means that materials and presentations must be expressed in terms that are understandable--possibly in alternate language versions for certain groups--and about topics geared to audience interests and needs. Further, multiple and overlapping methods of delivery are necessary to infuse the environment with early eligibility determination information, thus compensating for mistaken widespread and accepted notions about financial aid and costs advanced by media reports. Many of these mechanisms are in operation across the nation and include direct mailings, hotline lines, access to software and data bases, and workshops.

Parent Involvement

Experts agree that parental involvement is critical to the success of such programs.[1] Data also show that parents as well as students are uniformed about financial aid and costs of attendance and that parents are much more interested in learning about this topic than their children.[2] The importance of reaching parents with specific early eligibility information is clear.

Efforts on the part of programs to involve parents vary. Targeted outreach programs consistently include components that require parental participation, but reach only a fraction of the low-income and disadvantaged populations who are eligible. Parents' nights and financial aid nights constitute perhaps the most common early awareness and early eligibility determination activity. Despite their prevalence, parents' nights and financial aid nights often have few families in attendance who are from low-income and disadvantaged populations. As a consequence,

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[1]Merisotis, J. (1990). *A Review of the Level of Quality of Information Resources and Programs Available to Parents.* Washington, D.C.:Advisory Committee on Student Financial Assistance.

United States General Accounting Office. (1990). *Gaps In Parents' and Students' Knowledge of School Costs and Federal Aid.* Washington, D.C.:Government Printing Office.

[2]Davis, Jerry S. (1988.) *What Junior High School Students Are Willing to Do to Prepare for Postsecondary Activities.* Harrisburg:Pennsylvania Association of Colleges and Universities Project for an Informed Choice.

Davis, Jerry S. (1989). *The Role of Parents and Their Preferences in Junior High School Students' Postsecondary Plans.* Harrisburg:Pennsylvania Association of Colleges and Universities Project for an Informed Choice.

Muffett, D., Smith, M., & Gordon, L. (1990). "The Parents' Perspective on Financing Their Child's College Education." *Journal of Student Financial Aid.* 20(1), 32-41.

programs have developed more proactive strategies to involve parents and to target information to their needs. These include forwarding newsletters to students' homes rather than distributing publications through the schools, and developing materials expressly for parents.

Counselor and Teacher Involvement

The Advisory Committee's research into improving access and implementing early eligibility determination demonstrates that counselors and teachers are important gatekeepers of information as well as opinion leaders. Successful approaches for achieving equal access must, therefore, convince them that early eligibility determination information must be delivered to all children and their parents. Nonetheless, counselors and teachers are encumbered with a range of growing responsibilities to meet the challenges of educating today's youth and, in many venues, they find themselves understaffed. In response, existing programs try to solicit counselor and teacher involvement by providing assistance to support and augment their efforts without adding obligations or supplanting activities. As a result, programs offer products and services that often include early eligibility determination features such as software programs, written materials, workshops and speakers, and curriculum modules.

Messages About the Affordability of College

The Advisory Committee has observed that much of the information readily available through the public media about paying for postsecondary school is often incomplete and biased. Costs of attendance are characterized in terms of the most expensive schools in the country, news stories often focus on reductions in funding--most recently in the Federal Pell Grant Program, and the how-to guidance on acquiring financial aid published in the press is directed at middle- and upper-income families. In effect, these messages can only be discouraging to parents and children from low-income and disadvantaged populations.

The importance of widely broadcasting information to students and parents about the availability of financial aid and the affordability of a postsecondary education is apparent to most members of the education and financial aid communities. Financial aid material from brochures and newsletters to videotapes and academic curricula--whether produced by the federal government, state agencies, private groups, early awareness programs, institutions, or

associations--incorporate these general assertions. However, the messages presented--albeit factually correct--at times appear mixed or ambiguous to at-risk families, thus acting as disincentives. Examples include statements focused at middle- and upper-income families that encourage parents to start saving early for their children's educations, describe the family as primarily responsible for financing their children's educations, and portray funding and costs as ever-changing. The combination of distorted information and the potential for general information to be ambiguous is a particularly strong argument for providing early eligibility determination information, especially to low-income groups.

Materials and Resources

Materials and resources that support early eligibility determination are abundant. Brochures, flyers, other publications, parents' nights and financial aid nights, videos, public service announcements, curricula, software and data bases constitute a core of information that have the potential to enlighten audiences about their drawing power from financial aid programs. These materials are produced independently by an array of sources that include private organizations as well as local, state and federal agencies. However, the efforts are not coordinated across programs.

Follow-Up

Experts caution against so-called hit-and-run interventions. As a result, a solitary early eligibility determination intervention without follow-up is unlikely to produce any meaningful effect. The mere provision of information absent personal, consistent and sustained activities will also generate skepticism about the usefulness of the information on the part of low-income and disadvantaged populations for whom programs have waxed and waned with changing political imperatives and budgetary shifts. Follow-up activities related to early eligibility determination are feasible, especially if incorporated into present structures such as the telephone information hotlines established by states and the federal government.

Evaluation

Program evaluation provides an essential mechanism for enhancing existing materials and activities, eliminating those that are not effective, and developing new initiatives to improve

outcomes. Congress recognized the importance of evaluating programs during the most recent reauthorization of the Higher Education Act of 1965 by incorporating requirements into both the Federal TRIO Programs and the new early awareness and outreach provisions of the statute.

The most well-developed programs evaluate their services using formal techniques such as surveys and focus groups. The degree to which formal evaluation techniques are used is directly related to funding. As a result, some programs must rely on informal feedback mechanisms that include conversations with educational professionals, and letters and telephone calls from students and parents.

Dissemination

Programs have difficulty keeping abreast of each other's activities, and even of each other's existence. Congress recognized the importance of sharing information across programs nationwide, and that an up-to-date and comprehensive dissemination mechanism is not currently in place. Provisions in the Higher Education Amendments of 1992, if funded, will provide for the dissemination of information about programs so that successful models and activities can be duplicated. In the meantime, program representatives attempt to maintain informal contact. These interactions help entities in different localities take advantage of existing models and materials without having to start each effort anew as though it had never been tried or tested previously. In addition, the Eli Lilley Foundation and the Pew Charitable Trust are supporting an invitational conference that will give early awareness program representatives an opportunity to share ideas and to work on issues.

Training

Information about financial aid, whether general or specific, is an important component for establishing early eligibility determination models. As a result, early awareness and outreach personnel, counselors and teachers require a basic knowledge of financial aid in general and of early eligibility determination in specific. Unlike training for aid administrators--which is provided regularly each year throughout the country by a number of entities, including the federal government, guaranty agencies, need analysis processors, and local, state and national associations--opportunities for related professionals are not as prevalent.

Congress also understands the value of training as a key to improving participation rates. A provision in the Higher Education Amendments of 1992 authorizes annual training for new directors of Federal TRIO Programs. The statute also includes training about pre-college requirements, admissions procedures and financial aid for guidance counselors, teachers and principals. Congress has not yet appropriated funds to support these provisions.

Funding

The experience of postsecondary education encouragement programs indicate that effective interventions are relatively inexpensive to implement. Anecdotal information reveals that more targeted and extensive outreach interventions are also more costly, usually ranging between approximately $100 and $250 per client and on occasion more. Data from existing programs indicate that comprehensive early awareness activities for large populations that include early eligibility determination components can be provided for as little as $5 to $17 per person. This suggests that provision of early eligibility determination as part of programs designed to increase participation rates is productive and financially feasible. However, the financial commitment must be sustained over the long-term if it is to have any effect on low-income populations.

THE FEDERAL ROLE IN EARLY ELIGIBILITY DETERMINATION

The federal government has a visible role in outreach through the Department of Education's Federal TRIO Programs. It's early eligibility determination efforts are reflected through the Department of Education's production of financial aid related informational materials that are primarily distributed to high schools and postsecondary institutions.[3] Some of these materials contain early eligibility determination features. The information appears in three media: written publications, computer software, and a telephone information hotline.

Publications

Although many of the Department of Education's publications provide information about financial aid[4] and the importance of remaining in school, three offer specific early eligibility determination components. These are:

- *The Expected Family Contribution Formula Book*;
- *The Counselor's Handbook for High Schools*; and
- *Preparing Your Child for College: A Resource Book for Parents*.

The Expected Family Contribution Formula Book is distributed primarily to financial aid administrators. It provides the reader with the information needed to calculate expected family contributions. *The Counselor's Handbook for High Schools*, which is forwarded to guidance counselors, contains a look-up table for estimating eligibility for Pell Grants and Stafford Loans. *Preparing Your Child for College: A Resource Book for Parents* has exhibits with sample financial aid packages that vary depending on the families financial circumstances and the cost of attendance. Parents can receive the book by requesting a copy from the Consumer Information Center.

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[3]The Department of Education also produces broader early awareness materials designed to improve participation rates.

[4]Other publications include *The Student Aid Guide*, *The Counselor's Handbook for Postsecondary Schools*, *Key to the Future*, *School Shopping Tips*, and a poster series. These documents do not include early eligibility determination components.

Software

The Department of Education produces several software programs that have very strong early eligibility determination features. These are:

- *Electronic Need Analysis System* (ENAS);
- *The Student Aid Tour*; and
- *The Estimator* (working title).

ENAS collects all the information required on the Free Application for Federal Student Aid and then calculates expected family contribution. The diskettes, which run on personal computers, have been available to high schools and postsecondary institutions.

The Student Aid Tour is a new program that the Department of Education has just made available to high schools, postsecondary schools and others in both MacIntosh and IBM-compatible (with windows software) versions. In addition to advising students on how to choose a school and providing information on eligibility for federal aid, *The Student Aid Tour* projects the user's eligibility for these funds based on estimates of expected family contributions and costs of attendance.

The Estimator is under development as part of the Central Processing System contract. The program is an early awareness device designed to inform middle school children about the benefits of continuing their educations beyond high school, how to choose a career, costs associated with attending postsecondary school, and drawing power from federal financial aid.

Telephone Information Hotline

The Department of Education's toll-free telephone hotline, which is operating at capacity, receives over two million inquiries each year. The hotline provides callers with general information in English or in Spanish about federal financial aid programs and eligibility requirements. Recently, an early eligibility service has been included using a look-up table similar to the one in *The Counselor's Handbook for High Schools* so that callers can obtain estimates of their Pell Grant and Stafford Loan eligibility upon request. Although there is no

formal tracking system to categorize types of inquiries, Department of Education officials believe that approximately two to three dozen callers per day ask for early eligibility determination.

NEXT STEPS

A cursory review of the Department of Education's materials shows that several of its products and services contain comprehensive information on early eligibility determination. These initiatives constitute valuable resources for establishing a general early eligibility determination strategy. However, the Department of Education has not incorporated these materials into a broader and systematic early awareness structure.

In examining the federal role in early eligibility determination, the Advisory Committee may wish to use the elements described in this paper as a framework to assessing how the Department of Education's current activities can be expanded and the direction in which change should take place. The framework will enable the Committee to make recommendations that will assist the Department of Education to improve their:

- current materials and materials under development;
- methods for distributing and targeting these materials; and
- ability to disseminate information about existing and emerging early eligibility determination models in operation across the country.

This approach will also allow the Committee to make recommendations about the Department of Education's role and the applicability of its materials to a variety of venues, thus permitting state, local and even federally sponsored programs to take full advantage of these resources.